

Application No. 09/839,838
Amendment Dated July 17, 2006
Reply to Final Office Action of September 13,
2005

PATENT

This listing of claims will replace all prior versions, and listings of claims in the application:

Listing of Claims:

1-21. (Canceled)

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45. (New) A credit card issued to an unidentified holder, having no means to determine the holders' identity, the card comprising a pre-designated monetary value, wherein said monetary value can be determined without disclosing any personal information of the unidentified holder..
46. (New) The credit card set forth in claim 55, wherein the card is sold or exchanged for a fee.
47. (New) The credit card set forth in claim 55, wherein the pre-designated monetary value is sold or exchanged for a fee.
48. (New) The credit card set forth in claim 55, wherein the credit card or the pre-designated monetary value is used online or offline.
49. (New) The credit card set forth in claim 55, wherein the credit card or the pre-designated monetary value is used as a commodity.
50. (New) The credit card set forth in claim 55, wherein the credit card or the pre-designated monetary value is exchanged to obtain goods or services.
51. (New) The credit card set forth in claim 55, wherein the credit card or the pre-designated monetary value is cashed.
52. (New) The credit card set forth in claim 55, wherein the credit card is issued by a credit card company, financial institution, or bank.
53. (New) The credit card set forth in claim 55, wherein the pre-designated monetary value is attached to a magnetic bar code.
54. (New) The credit card set forth in claim 63, wherein the pre-designated monetary value attached to a magnetic bar code is used or exhausted in the same manner as values of credit cards issued to non-anonymous holders.

55. (New) The credit card set forth in claim 63, wherein the pre-designated monetary value attached to a magnetic bar code is used or exhausted in the same manner as monetary values issued to non-anonymous holders of money cards.
56. (New) The credit card set forth in claim 55, wherein the pre-designated monetary value is attached to an undisclosed bar code that can become useable or exchangeable upon revealing or uncovering the undisclosed bar code.
57. (New) The credit card set forth in claim 55, wherein the pre-designated monetary value is exhausted over one or multiple uses.